

IC 27-1-37.2

Chapter 37.2. Health Insurance Educator

IC 27-1-37.2-1

"Health benefit plan" defined

Sec. 1. As used in this chapter, "health benefit plan" means coverage for health care services provided under:

- (1) a policy of accident and sickness insurance (as defined in IC 27-8-5-1);
- (2) a contract with a health maintenance organization under IC 27-13; or
- (3) any other benefit program that provides payment, reimbursement, or indemnification for the costs of health care except:
 - (A) worker's compensation or similar insurance; or
 - (B) benefits provided under a certificate of exemption issued by the worker's compensation board under IC 22-3-2-5.

As added by P.L.258-2001, SEC.1.

IC 27-1-37.2-2

"Health benefit plan provider" defined

Sec. 2. As used in this chapter, "health benefit plan provider" means a person that provides coverage under a health benefit plan.

As added by P.L.258-2001, SEC.1.

IC 27-1-37.2-3

"Health insurance educator" defined

Sec. 3. As used in this chapter, "health insurance educator" refers to the health insurance educator appointed under section 6 of this chapter.

As added by P.L.258-2001, SEC.1.

IC 27-1-37.2-4

"Position" defined

Sec. 4. As used in this chapter, "position" means the position of health insurance educator established under section 5 of this chapter.

As added by P.L.258-2001, SEC.1.

IC 27-1-37.2-5

Establishment of position

Sec. 5. The department shall establish the position of health insurance educator within the department.

As added by P.L.258-2001, SEC.1.

IC 27-1-37.2-6

Qualifications

Sec. 6. The commissioner shall appoint a health insurance educator who must possess expertise in the areas of health benefit plans, education, and advocacy.

As added by P.L.258-2001, SEC.1.

IC 27-1-37.2-7**Contracts with nonprofit organizations**

Sec. 7. The department may contract with a nonprofit organization to provide the services required under this chapter.

As added by P.L.258-2001, SEC.1.

IC 27-1-37.2-8**Duties; prohibitions**

Sec. 8. (a) The health insurance educator shall do the following:

(1) Assist health benefit plan consumers in making informed choices regarding health benefit plans by providing information about the following:

(A) The purchase, or enrollment in, a health benefit plan.

(B) The manner in which to resolve a dispute with a health benefit plan.

(C) The method of filing a claim under a health benefit plan.

(D) The availability of resources useful to a health benefit plan consumer.

(E) Consumer rights and responsibilities under a health benefit plan.

(F) Comparative information about health benefit plans to consumers and purchasers of health benefit plans.

(G) Other matters that may further a health benefit plan consumer's knowledge of health insurance benefit plans.

(2) Apply to obtain funds through federal grants and any other source. Any funds obtained shall be used to fulfill the purposes described in subdivision (1).

(b) Notwithstanding subsection (a)(1), the health insurance educator shall not:

(1) recommend a particular company, insurance producer, or product; or

(2) interpret or advise an individual regarding a particular contract or disputed claim that is subject to the federal Employee Retirement Income Security Act (29 U.S.C. 1001 et seq.).

As added by P.L.258-2001, SEC.1.